

## **Business Information Resources from Kentucky and the Federal Government.**

### **All purpose site for the businessman or businesswoman:**

- The Business and Nonprofits Gateway at <http://www.firstgov.gov> is a wonderful source of information on any topic relating to running a business or nonprofit. Visit this site and click on the tab, For Business and Nonprofits.
- An all-purpose business site for doing business in Kentucky can be found at <http://kentucky.gov/Portal/Category/BUSINESS>. You can access business laws and regulations, business tax forms, state bid opportunities, Kentucky's one-stop licensing program, and Kentucky's Secretary of State site.
- If you need a snapshot of all things business and economic statistics for the United States, visit the Statistical Abstract of the United States at [www.census.gov/statab/www](http://www.census.gov/statab/www).

### **Business Plans; templates, handbooks, and other start-up information:**

- The Business Start-Up Guide on the Kentucky Cabinet for Economic Development's Kentuckyenterprise site is a great place to start when planning your small business. [www.thinkkentucky.com/kyedc/bgguide01.asp](http://www.thinkkentucky.com/kyedc/bgguide01.asp).
- The Small Business Administration (SBA) offers a fabulous business start-up guide at [www.sba.gov/starting\\_business/](http://www.sba.gov/starting_business/)
- Louisville Score Chapter #75 offers some wonderful business start-up information at [www.score-louisville.org/slo/reading\\_room.asp](http://www.score-louisville.org/slo/reading_room.asp). Whether you start your business in Louisville or anywhere else, this site will help you.
- Find the business forms you need to incorporate in Kentucky at the Kentucky Secretary of State's web site at [www.kysos.com/BUSSER/CORPORATIONS/introduction.asp](http://www.kysos.com/BUSSER/CORPORATIONS/introduction.asp)
- For training workshops in such topics as starting your own business, developing your business plan, financing options, legal issues, and marketing, go to [www.score.org](http://www.score.org) and [www.ksbdc.org](http://www.ksbdc.org). Find your local chapter and get the training you need to be a successful small business owner.
- Check out the Bluegrass State Skills Corporation site to see if your business qualifies for work-skills training at [www.thinkkentucky.com/bssc](http://www.thinkkentucky.com/bssc).

### **Advisory and counseling services for small business owners and entrepreneurs:**

- The best deal you can get for business counseling and advice, whether you are thinking of going into business or you are up and running your business, is at your local Small Business Development Center or at you local SCORE chapter. Again, they are located at [www.ksbdc.org](http://www.ksbdc.org) and [www.score.org](http://www.score.org) respectively.

### **Licenses and Permits:**

- The One-Stop Business Licensing Program from the Kentucky's Secretary of State website will give you the license and permit information you need to start your business as well as a listing of the state agencies you will need to consult with. You can find this site at [www.sos.state.ky.us/ONESTOP/PROGRAM/onestop.asp](http://www.sos.state.ky.us/ONESTOP/PROGRAM/onestop.asp)
- For county and city license and permit information, check out the Secretary of State's Kentucky Cities and Counties page at [www.kysos.com/citiesdb/](http://www.kysos.com/citiesdb/)
- You can also find local license and permit information on the EDIS (Economic Development Information System) of the Kentuckyenterprize site at [www.thinkkentucky.com/edis/cmnty/cmntyindex.htm](http://www.thinkkentucky.com/edis/cmnty/cmntyindex.htm) This site also has great demographic information on Kentucky's counties and cities.

### **Naming your business:**

- One of the preliminary searches a small business owner-to-be can make in choosing a name for his/her company is located on the Name Availability Search page of the Kentucky Secretary of State. Check this site out at [www.sos.state.ky.us/corporate2/namavail.ASP](http://www.sos.state.ky.us/corporate2/namavail.ASP)

### **Choosing a business site in Kentucky:**

- You can do a virtual tour of business sites and buildings on EDIS' Website at [www.thinkkentucky.com/edis](http://www.thinkkentucky.com/edis). Click on the Communities section of this site to get business cost information, labor market figures, average weekly wage, pertinent licenses and permits, and other demographic information for the community in which you wish to start your business.
- The Working with Kentucky Communities web site at [www.thinkkentucky.com/kyedc/commassist.asp](http://www.thinkkentucky.com/kyedc/commassist.asp) is a great place to find out about community action plans for businesses, community assessment visits, education and training opportunities, and local economic development contacts. This site also has great links to other small business and entrepreneur resources.
- To find counseling and training opportunities in your business community, click on Kentucky's Small Business Development Centers web site at [www.ksbdc.org](http://www.ksbdc.org) and then click on Find Your Local SBDC.

### **Financing your small business:**

- For comprehensive information on financing your business, estimating costs, locating grant resources, and understanding small business loans, check out the United States Small Business Administration web site at [www.sba.gov/financing](http://www.sba.gov/financing).
- The Business Incentives page of the Kentuckyenterprise website can be found at [www.ced.ky.gov/kyedc/kybizince.asp](http://www.ced.ky.gov/kyedc/kybizince.asp). Here you can find relevant tax credit programs, incentives and financial programs, direct loan programs, enterprise zone information, and listings for investment banks and venture capital firms.
- Don't forget to contact your local SCORE chapter and your local SBDC chapter for training sessions on financing your business. Find a SCORE chapter near you at [www.score.org](http://www.score.org) and your local Kentucky SBDC at [www.ksbdc.org](http://www.ksbdc.org).

### **Franchise Information:**

- The SBA's "Is Franchising for Me?" Workbook can be downloaded from the SBA's website at [www.sba.gov/starting\\_business/startup/franchise.html](http://www.sba.gov/starting_business/startup/franchise.html). This site also offers information on understanding franchise contracts and links to a franchise registry and franchise directories and evaluation sources.
- The Federal Trade Commission offers some good cautionary information on franchise opportunities to avoid at [www.ftc.gov/bcp/menu-fran.htm](http://www.ftc.gov/bcp/menu-fran.htm).

### **Home-based business information:**

- The Louisville SCORE website has a great reading room with tips on running a home-based business. You can find this information by going to [www.score-louisville.org/slo](http://www.score-louisville.org/slo) and clicking on Reading Room and then on Home-Based Business. While you're visiting this site remember to get yourself a SCORE counselor to give you free business counseling services. Find a counselor at [www.score.org](http://www.score.org).

### **Industry information research for Kentucky:**

- For one-stop shopping for Kentucky business-related statistics and industry information and trends, visit the Kentucky Virtual Library at [www.kyvl.org](http://www.kyvl.org) and then click on Kentucky Stats. Click on the Business and Economy Link and you have found the portal to some wonderful business statistical sources.

Some of my favorites follow:

County Business Patterns at [www.census.gov/prod/www/abs/cbptotal.html](http://www.census.gov/prod/www/abs/cbptotal.html)

Economic Census for Kentucky at [www.census.gov/epcd/www/97EC\\_KY.HTM](http://www.census.gov/epcd/www/97EC_KY.HTM).

Kentucky Annual Economic Report at <http://gatton.uky.edu/CBER/Downloads/annrpt03.html>.

Kentucky Business and Industry Directories listings from the Kentucky Cabinet for Economic Development at [www.thinkkentucky.com/kyedc/busdirectories.asp](http://www.thinkkentucky.com/kyedc/busdirectories.asp).

Kentucky Deskbook of Economic Statistics at [www.thinkkentucky.com/edis/deskbook](http://www.thinkkentucky.com/edis/deskbook).

Louisville Economic Monitor at <http://monitor.cbpa.louisville.edu>.

Again, you can hit all these sites and more by accessing Kentucky Stats at the Kentucky Virtual Library website at [www.kyvl.org](http://www.kyvl.org)

### **Business, industry, and economic research information for the United States:**

- Visit the Statistics of U.S. Businesses at [www.census.gov/csd/susb/susb.htm](http://www.census.gov/csd/susb/susb.htm) for a good comprehensive site for company, employment, payroll, and economic survey information for the entire country.

### **Export and import information for Kentucky businesses:**

- Kentucky is selling more and more products and services all over the globe. For a great overall trade guide on developing international markets, go to this SBA site at [www.sba.gov/oit/info/Guide-To-Exporting/](http://www.sba.gov/oit/info/Guide-To-Exporting/)
- The International Trade Division of the Kentucky Cabinet for Economic Development can help businesses with their concerns about international commerce. Check out [www.ced.ky.gov/kyedc/intrade.asp](http://www.ced.ky.gov/kyedc/intrade.asp) for more information about export and import-related sources from both federal and state agencies.

### **Government procurement opportunities for small business:**

- Kentucky businesses that need help with marketing their products and or services to federal, state, and local government agencies can get help from the Kentucky Procurement Assistance Program (KPAP). Find out about this program and other resources available on the web at [www.thinkkentucky.com/kyedc/proassist.asp](http://www.thinkkentucky.com/kyedc/proassist.asp).
- For information on how to register your business on a central, integrated business database, visit [www.ccr.gov](http://www.ccr.gov) and get your company listed on the Pro-Net and Central Contractor Registration Database.

### **Legal issues for small businesses:**

- A wonderful one-stop shopping website for business information on state and federal laws, regulations, compliance assistance resources and much more is at [www.businesslaw.gov](http://www.businesslaw.gov).

### **Marketing assistance for business owners, inventors, and entrepreneurs:**

- Two very thorough marketing guides, Market Research Guide, and Marketing Planning can be downloaded off the Kentuckyenterprise site at [www.thinkkentucky.com/SMBD](http://www.thinkkentucky.com/SMBD). Both guides are a bit dated, but you can find the very latest statistical information they ask for at [www.kyvl.org](http://www.kyvl.org) on the Kentucky Stats site.
- A key part of marketing is understanding your customers. The United States Census is a fabulous source for this kind of information. Check out the demographics information that is appropriate for your market at the American Factfinder part of [www.census.gov](http://www.census.gov), and for information specific to Kentucky, check out the Kentucky State Data Center site at <http://ksdc.louisville.edu>.
- For some great marketing classes, don't forget your local SCORE chapter ([www.score.org](http://www.score.org)) or your local Small Business Development Center ([www.sba.gov/SBDC](http://www.sba.gov/SBDC)). They offer free counseling and great courses at great prices. Louisville's local SCORE site at [www.score-louisville.org/slo/reading\\_room.asp](http://www.score-louisville.org/slo/reading_room.asp) has some great links on marketing.
- The Innovation and Commercialization Centers of Kentucky are the only business accelerators in Kentucky focused exclusively on helping entrepreneurs, scientists, and engineers perfect their business strategies. There are six ICCs throughout the state and they can help license and market your innovative technologies. Find out about these services at [www.kyicc.com/index.cfm](http://www.kyicc.com/index.cfm)
- For marketing help with your invention, trademark, copyright or other intellectual property product or service, check out the marketing help available and Kentucky's only Patent and Trademark Depository Library at [www.lfpl.org/includes/Inventors.htm](http://www.lfpl.org/includes/Inventors.htm).

### **Minority business concerns:**

- Check out the Minority Business Development Agency's website at [www.mbda.gov](http://www.mbda.gov) for information, tools, and services to help minority business owners.
- Locate information and services that Kentucky offers minority and women owned small businesses at [www.thinkkentucky.com/SMBD](http://www.thinkkentucky.com/SMBD).

### **Patents marketing assistance for Kentucky inventors:**

- Contact Kentucky's only Patent and Trademark Library for training workshops on patents and the federal and statewide resources to help you commercialize your new invention. That website is [www.lfpl.org/includes/Inventors.htm](http://www.lfpl.org/includes/Inventors.htm).
- **Invention promotion firms** offer their services to inventors to help with the patenting and marketing process. Do not hire any of these firms before you read the Federal Trade Commission's alert on fraudulent firms. This bulletin is located at [www.ftc.gov/bcp/online/pubs/alerts/invnalrt.htm](http://www.ftc.gov/bcp/online/pubs/alerts/invnalrt.htm). For marketing help with your patent, it's much better to take your marketing questions to your local SCORE counselor, your local SBDC counselor, or your local Patent and Trademark Depository librarian.

#### **Tax information for the small business owner:**

- Federal tax information for small businesses and the self-employed can be found at [www.irs.gov/businesses/small](http://www.irs.gov/businesses/small). You can download tax forms and instructions from the IRS site as well. This site also offers self-directed workshops on a variety of topics for small business owners
- For state tax information you need to visit the Kentucky Department of Revenue site at [www.revenue.state.ky.us](http://www.revenue.state.ky.us). This site has fabulous links to federal, state, and association web pages. Again, don't forget SCORE and your local Small Business Development Center. These agencies often give wonderful workshops on tax information for small businesses.

#### **Technology based products and services:**

- Visit Kentucky's Department of Innovation and Commercialization for a Knowledge Based Economy at [www.one-ky.com](http://www.one-ky.com). This site has a great link for entrepreneurs to the Innovation and Commercialization Centers at [www.one-ky.com/entrepreneurs.html](http://www.one-ky.com/entrepreneurs.html). These centers link scientists, and entrepreneurs to sources of help in research and development, assistance with building prototypes, and funding agencies and programs.
- The Office of Technology of the Small Business Association helps small businesses market technology-based products and services through the Small Business Innovation Research Program and the Small Business Technology Transfer Program. Find out the services and funding these programs offer at [www.sba.gov/SBIR/indexwhatwedo.html](http://www.sba.gov/SBIR/indexwhatwedo.html).

#### **Trademarks can help market your business and product:**

- If you are selling your product or service only in the state of Kentucky, you might want to think about getting a trademark as a cost efficient marketing device. Find

out about getting a Kentucky trademark at [www.kysos.com/ADMIN/LEGAL/trademarks.asp](http://www.kysos.com/ADMIN/LEGAL/trademarks.asp).

- If you are selling your product or service in more than one state, you may want to investigate acquiring a federal trademark. Check out the United States Patent and Trademark Office for information on trademarks at [www.uspto.gov](http://www.uspto.gov). For a good tutorial on searching the federal trademark database look at the University of Central Florida's site at <http://library.ucf.edu/GovDocs/UCFPatentTrademarkResearchGuide.htm>.
- Don't forget Kentucky's Patent and Trademark Depository Library for help with your trademark questions. Go to [www.lfpl.org/includes/Inventors.htm](http://www.lfpl.org/includes/Inventors.htm) and check out the training and other assistance offered from the Patent and Trademark Depository Collection at the Louisville Free Public Library.
- Don't forget to search your trademark using [www.google.com](http://www.google.com) and other search engines to see if your proposed mark shows up on the Internet as a common mark or business name. Watch to see if your proposed mark could clash with an already existing domain name. You will have to access non-governmental sources to do a complete trademark search.
- To find a list of state trademark agencies, go to [www.ggmark.com](http://www.ggmark.com). If your proposed mark clashes with a strong state trademark, this might give you problems, especially if you decide to offer your trademarked service or product in that state at some future date.

### **Women in business: programs and resources:**

- Womenbiz.gov ([www.womenbiz.gov](http://www.womenbiz.gov)) is the website you need to visit if you have a women-owned business and want to sell your product or service to the federal government.
- For one-stop-shopping for resources for women entrepreneurs, [www.women-21.gov](http://www.women-21.gov) fits the bill. This site also offers registration for online programs and networking opportunities.

### **Special business concerns:**

- **Agricultural products** and services get special marketing attention from both Kentucky and the United States. Go to [www.kyagr.com](http://www.kyagr.com) for marketing assistance both domestic and international from the Kentucky Department of Agriculture. The Agricultural Marketing Service of the United States Department of Agriculture at [www.usda.gov/wps/portal/usdahome](http://www.usda.gov/wps/portal/usdahome) (click on Marketing and Trade) not only offers information to help you sell your agricultural products, it also offers market development grants.

- **Day Care Centers** are popular now that so many mothers are in the workplace. For all sorts of useful information on opening a day care center in Kentucky, visit the Commonwealth of Kentucky Cabinet for families and Children at [http://cfc.state.ky.us/help/child\\_care.asp](http://cfc.state.ky.us/help/child_care.asp) for information on becoming a certified child care provider, finding available funding for starting a child care program, and locating training resources for child care providers.
- **Kentucky Crafts** are famous throughout the world, and the Kentucky Craft Marketing Program's mission is to develop the state's craft industry, support Kentucky artisans, encourage product development, and generate public awareness and support. Visit the website at [www.kycraft.org](http://www.kycraft.org).

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